

Table I.C.1(2008) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,386	4,704	4,491	4,240	4,444	4,340	4,501	4,354
Industry group **								
Agric., fish., forest.	3,963	.	.	.	.	.	4,043	3,925
Mining and manufacturing	4,243	4,755	4,227	4,006	4,223	4,302	4,274	4,238
Construction	4,041	4,363	4,063	3,973	3,917	4,005	4,133	3,938
Utilities and transp.	4,378	4,929	4,034	4,082	4,376	4,405	4,388	4,376
Wholesale trade	4,194	4,812	4,147	4,164	4,200	4,059	4,414	4,091
Fin. svcs. and real estate	4,461	5,133	4,923	4,475	4,730	4,292	4,877	4,388
Retail trade	3,940	4,318	4,454	3,920	3,931	3,862	4,255	3,868
Professional services	4,750	4,699	4,617	4,547	4,790	4,832	4,628	4,789
Other services	4,341	4,817	4,889	4,329	4,235	4,208	4,717	4,229
Ownership								
For profit, incorporated	4,230	4,664	4,420	4,082	4,239	4,176	4,425	4,172
For profit, unincorporated	4,382	4,512	4,265	4,178	4,142	4,538	4,375	4,385
Nonprofit	5,144	5,689	5,554	5,044	5,146	5,088	5,340	5,113
Age of firm								
Less than 5 years	4,050	4,133	3,878	3,806	3,980	4,776	4,025	4,087
5-9 years	4,047	4,496	3,931	3,844	3,914	4,019	4,185	3,887
10-19 years	4,272	4,509	4,493	4,058	4,202	4,263	4,393	4,177
20 or more years	4,493	5,026	4,702	4,403	4,548	4,361	4,702	4,432
Unknown	4,335	4,524	7,916	4,588	4,505	4,327	5,026	4,334
Multi/single status								
2 or more locations	4,358	4,791	4,632	4,387	4,491	4,321	4,532	4,354
1 location only	4,432	4,703	4,483	4,208	4,384	4,823	4,498	4,353
Percent full-time employees								
Less than 25%	4,102	4,366	4,342	4,386	4,195	3,981	4,388	4,048
25-49 %	4,485	5,142	4,653	4,613	4,511	4,336	4,877	4,388
50-74 %	4,413	5,077	4,675	4,395	4,740	4,180	4,837	4,313
75% or more	4,385	4,625	4,465	4,207	4,402	4,383	4,442	4,368
Union presence								
No union employees	4,356	4,671	4,459	4,181	4,390	4,307	4,471	4,309
Has union employees	4,690	6,190	5,248	5,239	4,854	4,581	5,214	4,660
Unknown	4,165	4,750	4,765	4,047	4,240	4,155	4,645	4,157
Percent low wage employees								
50% or more low wage	4,176	4,703	4,195	4,182	4,353	4,043	4,433	4,127
Less than 50% low wage	4,432	4,705	4,533	4,251	4,466	4,411	4,511	4,408

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1(2008) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.46	54.05	57.34	28.51	39.82	31.34	31.41	24.51
Industry group **								
Agric., fish., forest.	298.70	.	.	.	.	.	359.99	582.16
Mining and manufacturing	56.53	254.66	166.68	93.96	123.05	53.69	104.90	58.29
Construction	68.65	158.17	199.18	122.01	130.66	157.20	85.30	75.67
Utilities and transp.	83.39	311.41	229.62	244.86	134.49	115.88	151.30	77.68
Wholesale trade	37.97	116.32	158.06	142.29	87.65	114.32	106.67	54.92
Fin. svcs. and real estate	30.13	175.76	187.62	177.81	97.07	34.08	112.42	27.97
Retail trade	41.88	153.07	116.95	120.38	62.19	54.29	127.32	42.18
Professional services	49.56	70.46	66.87	71.86	50.49	94.06	48.86	62.00
Other services	60.08	121.82	161.05	101.46	75.29	92.76	91.49	74.87
Ownership								
For profit, incorporated	14.49	32.78	67.78	34.39	50.09	27.00	22.40	21.48
For profit, unincorporated	60.74	110.79	164.09	31.57	142.02	109.57	86.91	79.30
Nonprofit	57.72	239.64	159.18	77.39	60.81	102.28	114.95	65.03
Age of firm								
Less than 5 years	109.84	147.47	232.73	164.51	157.20	519.56	125.71	156.74
5-9 years	69.27	140.98	134.59	61.16	162.53	149.85	42.43	104.43
10-19 years	35.44	53.79	118.11	122.00	147.45	133.77	49.53	66.42
20 or more years	29.01	85.11	43.99	36.46	35.53	48.86	45.02	36.93
Unknown	41.24	991.77	2,361.24	561.93	139.97	40.19	323.97	41.33
Multi/single status								
2 or more locations	21.36	358.96	231.22	81.78	39.88	29.39	119.30	22.68
1 location only	28.72	55.37	60.39	35.31	66.34	280.20	36.12	57.52
Percent full-time employees								
Less than 25%	56.24	289.90	303.23	102.36	237.49	120.65	164.34	66.54
25-49 %	74.30	426.69	254.67	198.21	104.78	130.53	165.86	101.74
50-74 %	65.74	165.27	237.98	157.74	106.53	120.65	103.62	78.85
75% or more	14.60	37.26	63.03	32.38	43.43	28.37	28.79	23.43
Union presence								
No union employees	18.04	48.36	58.21	40.58	39.22	54.03	28.52	29.33
Has union employees	62.25	572.13	357.87	231.52	102.89	85.90	270.74	68.16
Unknown	53.45	798.78	797.04	534.58	224.85	51.52	369.02	53.52
Percent low wage employees								
50% or more low wage	54.41	154.40	197.66	54.75	86.57	77.06	111.34	63.29
Less than 50% low wage	18.18	57.49	64.13	36.02	40.71	37.18	27.89	28.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.